

## Nationwide Credit, Inc.

PO BOX 26314  
LEHIGH VALLEY PA 18002-6314  
Monday-Friday 8:00 am-9:00 pm ET 1-877-383-4576

Current Creditor: AMERICAN EXPRESS

Account Number: XXXXXXXXXXX35004

Account Balance: \$8,931.16

Date: 03/02/2015

Robert + Stephanie  
Krupinski

### Let Us Help You!

Your outstanding balance with the above referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The Account Balance as of the date of this letter is shown above.

We understand that the economic difficulties faced today are extremely stressful and we may be able to help lessen the stress of your debt obligation by offering you the opportunity to resolve this account now.

For your convenience, you can make a payment using any one of the options below:



**Pay Online:** [PayNow.SolveMyDebt.Com](http://PayNow.SolveMyDebt.Com) NCI ID: 15061105902 and User ID: 547445.



**Pay by Mail:** PO BOX 26314 LEHIGH VALLEY PA18002-6314



**Pay by Phone:** Toll free at 1-877-383-4576.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

**This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.** American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600 or more. Please consult your tax advisor concerning any tax questions. This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

MAURICE RICO

*Called on 3/16/15*

A01A  
082214

\*\*\* Please see the reverse side of this letter for important notices concerning your rights \*\*\*

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window.

**THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**COLORADO:** This communication is an attempt to collect a debt by a debt collector or collection agency and any information obtained will be used for that purpose. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debtor collector or collection agency from taking any other action authorized by law to collect the debt. For information about the Colorado Fair Debt Collection Practices Act, see [www.coloradoattorneygeneral.gov/ca](http://www.coloradoattorneygeneral.gov/ca). **NATIONWIDE CREDIT, INC.,** COLORADO OFFICE: 1776 S. JACKSON STREET #900 DENVER, CO 80210 TELEPHONE: 720-287-8670

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

**NEW YORK CITY:** The New York City Department of Consumer Affairs Permit Number is 0914159.

The State of New York Department of Financial Services requires NCI provide you with the following disclosure(s):

**NEW YORK STATE:** Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 U.S.C. § 1692, are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (1) the use or threat of violence;
- (2) the use of obscene or profane language; and
- (3) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- |   |  |
|---|--|
| 1. Supplemental security income, (SSI);                     | 7. Workers' compensation benefits;   |
| 2. Social security  | 8. Public or private pensions;   |
| 3. Public assistance (welfare)                              | 9. Veterans' benefits;   |
| 4. Spousal support, maintenance (alimony) or child support; | 10. Federal student loans, federal student grants, and federal work study funds; |
| 5. Unemployment benefits                                    | 11. Ninety percent of your wages or salary earned in the last 60 days.           |
| 6. Disability benefits;                                     |  |

**NORTH CAROLINA:** North Carolina Department of Insurance Permit No. 102117.

**TENNESSEE:** This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

*11/9/15 NP C1 + 45*